

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Samantha Mizvitowicz
 Debtor

Case No. 20-11522-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db
 14481844 Samantha Mizvitowicz, 3402 Vista St, Philadelphia, PA 19136-3823
 14481844 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14481846 Midland Credit Mgm Dress Barn, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 14481848 Midland Credit Mgmnt (Credit One), 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 14481850 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
 14481851 Poprtfolio Recovery Ass - Dots, 140 Corporate Blvd, Norfolk, VA 23502-4952
 14481852 Portfolio Recovery - Best Buy, 140 Corporate Blvd, Norfolk, VA 23502-4952
 14481854 Portfolio Recovery - Old Navy, 140 Corporate Blvd, Norfolk, VA 23502-4952
 14481855 Portfolio Recovery - Synchrony Bank, 140 Corporate Blvd, Norfolk, VA 23502-4952
 14481856 +Portfolio Recovery- Avenue, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Jun 24 2020 09:03:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:46
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14481845 E-mail/Text: bncnotices@becket-lee.com Jun 24 2020 05:40:33 Kohl's Dept. Store,
 PO Box 3115, Milwaukee, WI 53201-3115

14481847 EDI: MID8.COM Jun 24 2020 09:03:00 Midland Credit Mgmnt (Captal One),
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

14481849 EDI: MID8.COM Jun 24 2020 09:03:00 Midland Credit Mgmnt (Walmart),
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

14481853 +EDI: PRA.COM Jun 24 2020 09:03:00 Portfolio Recovery - Capital One Bank,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

14481843 EDI: AGFINANCE.COM Jun 24 2020 09:03:00 American General, PO Box 3662,
 Evansville, IN 47735-3662

14481857 EDI: WTRRNBNK.COM Jun 24 2020 09:03:00 TD Bank - Target National Bank, PO Box 673,
 Minneapolis, MN 55440-0673

14481858 +E-mail/Text: bankruptcydepartment@tsico.com Jun 24 2020 05:43:43 Transworld Systems, Inc,
 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733

14481859 EDI: WFFC.COM Jun 24 2020 09:03:00 Wells Fargo - Raymour & Flannigan, PO Box 14517,
 Des Moines, IA 50306-3517

14481860 EDI: WFFC.COM Jun 24 2020 09:03:00 Wells Fargo Card Services, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

HARVEY ISEMAN on behalf of Debtor Samantha Mizvitowicz hiseman@comcast.net, hiseman@msn.com
 REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4

Information to identify the case:

Debtor 1 **Samantha Mizvitowicz**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6988**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11522-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Samantha Mizvitowicz
aka Samantha Ratliff

6/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.